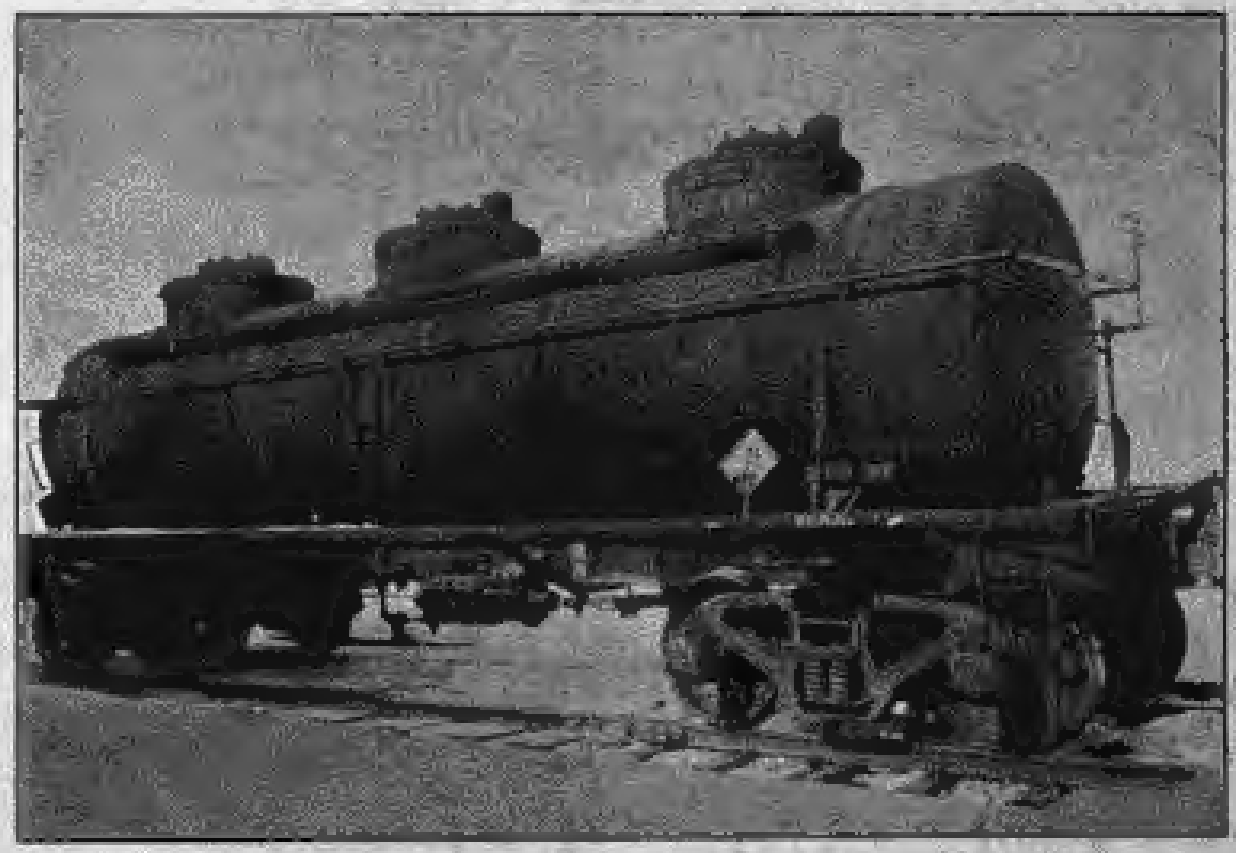
THE U.F.A.

OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA & THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. II. CALGARY, ALBERTA, APRIL 1st, 1932 No. 8

First U.F.A. Tank Car En Route to Alberta



Tank car of Red Head lubricating oils purchased through the U.F.A. Co-operative Committee for the Locals in the Okotoks-High River constituency, photographed for *The U.F.A.* last week. The oils will have been delivered at High River when this issue comes into the hands of our readers. Several other cars purchased through the Committee by groups of U.F.A. Locals in various parts of the Province are also en route. Large savings in the purchase of their season's supplies will be made by the members of these Locals.

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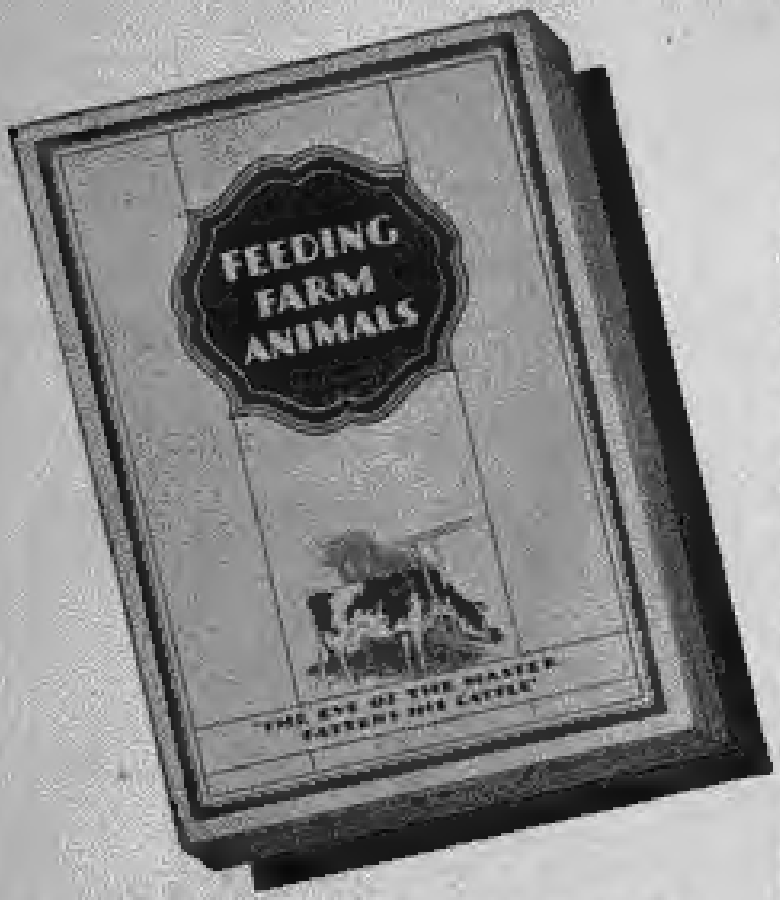

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EDITORIAL

THE RESULT IN ATHABASCA

In the Athabasca Federal by-election the farm people divided their forces. The result was victory for the candidate of one of the political parties in a constituency predominantly agricultural.

This outcome is regrettable, but the officers and members of the Association who carried on the work of the U.F.A. in the constituency, and the U.F.A. candidate, have nothing to be ashamed of—rather the reverse. They maintained the high standards of the U.F.A. tradition. Mr. Normandeau's honesty, energy, enthusiasm and ability won the admiration of those who came in contact with him during his tour of the constituency.

There is this to be learned by the farmers from the experience of the Athabasca campaign: division spells failure. Only by presenting a united front to the political party forces can they hope to extend their influence and carry into effect their declared policies. The U.F.A. is broad enough to embrace within its ranks all farm people who are sincerely desirous of co-operating with their fellows to raise the status of their industry, and to press forward by every available means toward the goal of the movement—clearly defined by the last Annual Convention.

* * *

INCREASING VIGOR

Reports presented at the recent meeting of the U.F.A. Executive showed improvement in the financial position of the Association as compared with this time last year. The total of cash membership for the first three months of 1932 is substantially greater than was the case during the corresponding period in 1931. In the midst of the most severe crisis in the history of agriculture in the Province, there are signs of increasing vigor in various fields of activity. In spite of all past reverses the U.F.A. remains the most firmly rooted organization of farm people in North America, and the one which has made the most positive progress.

* * *

THE DAILY BARRAGE

Can *The U.F.A.* as the official organ of the movement use the greater part of its severely limited space most profitably once a month in endeavoring to stem the constant stream of misrepresentation and unfair criticism which flows almost daily through the columns of the more violently partizan section of the daily press? Or should it be concerned mainly with the development of plans for fundamental sodial reconstruction? The dilemma is a difficult one. For instance, only a few of the twenty-six or so issues of the *Calgary Herald* during the past month have failed to contain grossly biased and partizan comment which calls for reply. Misstatements of fact and misleading half truths are not infrequent. On at least three occasions within the past few weeks the *Herald* has been called to account by its readers—twice by George E. Church and once by Hon. Vernor Smith. We give the *Herald* credit for the acceptance and publication of these letters, which in fairness of course could not have been denied, but only a portion of the ground is covered.

To remove a few of the current misconceptions we have devoted a good deal of space in this issue to Alberta's financial affairs. We regret that it cannot be greater, for the grist of legislation and the debates of the month have been of much importance, both from the standpoint of administration and that of public policy in the widest sense of the term.

One reason why progress in a movement such as ours cannot be made as rapidly as is desired, is that much of the time of elected representatives must be spent in clearing away the tangled undergrowth of misinformation and partizan prejudice and distortion which a portion of the press has indefatigably fostered.

NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information from General Office—Notes on Co-operation

Tank Cars on Route for Delivery to Groups of U.F.A. Locals

Large Savings for Farmers on Their Season's Supplies of Oils

Several tank cars of Red Head lubricating oils purchased co-operatively by Alberta farmers through the U.F.A. Co-operative Committee, are now rolling to Alberta and delivery in some cases will have been made by the time this issue comes into the hands of our readers.

A photograph of the first car, specially taken for *The U.F.A.*, appears on the front page. It is for delivery at High River to the Locals which will comprise the High-River-Okotoks U.F.A. Constituency Co-operative Association, now in process of incorporation.

Other cars are for delivery to various U.F.A. Co-operatives, including the Olds District U.F.A. Co-operative. Large savings are being effected by the members of the U.F.A. in these associations who are taking advantage of facilities for co-operative buying of oil and other bulk commodities through the U.F.A. Co-operative Committee.

Poultry Supplies

Arrangements have been completed by the Co-operative Committee by which all orders of poultry supplies from U.F.A. and U.F.W.A. Locals and members forwarded to Central Office will be placed with leading poultry supply firms in Edmonton and Calgary, at their catalogue prices. Orders placed with the Anderson Grain and Feed Company, Seventh Ave. East, Calgary, and Capital Seed and Poultry Supplies, 99th St., Edmonton, will be credited to the U.F.A. where members give instructions. Be sure to state the name of your Local as well as your post office address. A patronage dividend will be declared on business done.

The Okotoks-High River Co-operative, in the organizing of which H. B. MacLeod took a very active part, promises to be a big factor in increasing the collective bargaining power of the farm people in that district.

New Constituency Co-operative

A new constituency co-operative has been organized during the last month—for the Lac Ste. Anne Constituency. Nine Locals have taken shares, as follows: Onoway, Nakamun, Cherhill, Sangudo, Balm, Stanger, Rochfort Bridge, Greencourt and Anselmo. Others have announced their intention to join. Trustees elected are: J. Calder, Greencourt, president; John Lies, Sangudo, secretary-treasurer; trustees, W. C. Turnbull, Onoway; Mrs. E. Jackson, Balm; T. A. Brazil, Nakamun; D. H. Glass, Cherhill; W. A. Ray, Rochfort Bridge. Organization was effected at a meeting at Cherhill.

Locals of the U.F.A. and U.F.W.A. are strongly urged to take advantage of the facilities which are made available to them through the U.F.A. Co-operative Committee, Calgary, and the various constituency and district co-operatives.

WRITE THE U.F.A. CO-OPERATIVE COMMITTEE FOR INFORMATION, and listen in for the broadcasts at 12.25 noon daily from station CFAC, Calgary, and every Monday at 1 p.m., from station CJCA, Edmonton. These broadcasts contain important announcements of interest to every farmer and farm woman.

U.F.A. Executive Takes Action on Important Issues

Debtor-Creditor Relations—New Oil Products—Radio Broadcasting

Important Association business was dealt with, including preparation of the plans for the Junior Conference, at a meeting of the U.F.A. Executive held while this issue was in course of preparation. Action taken upon a number of subjects is summarized below:

The Provincial Government was asked to advance full size lubricating oils and grease for tractors, as well as feed for horses, to farmers in districts which have suffered crop failure. A resolution by Lomond U.F.A. Local on this matter was endorsed.

Amendment was asked of a bill before the Legislature with regard to taxation of fuel oil, so as to provide that the declaration as to use of fuel for the purpose of exemption be made at the point of delivery, thus avoiding the necessity for outlay of money on the part of industrial users.

Notice of agricultural committee and debtor-creditor relations sub-committee of the Legislature now sitting was called to resolutions of U.F.A. Annual Convention asking reduction of principal due on farmer indebtedness and also the setting up of an arbitration board representative of debtor and creditor and the Government, to revalue property, percentage of loss through deflation to be borne equally by debtor and creditor according to the amounts each party invested; either party to have the right to call for adjustment (a) the debtor by proving his inability to continue, due to deflation, old age or sickness, (b) the creditor upon date his money becomes due. These resolutions were previously submitted to the Government.

Amendment of Debt Adjustment Act was urged to provide that absentee owners who were formerly farmers and in residence, be given protection under the act, in respect to land which they formerly farmed. This proposal originated in the Calgary U.F.A. Local.

Parliamentary Committee on radio broadcasting now in session at Ottawa was urged to recommend a nationally owned broadcasting system, as called for in successive Annual Conventions of the U.F.A.

All of the above decisions were communicated to the proper authorities.

The report of the Vice-president upon the meeting with the Alberta Government for presentation of Convention resolutions was adopted, as was the report of the Co-operative Committee upon the progress made in co-operative purchasing.

There was a full attendance of members of the Executive, with the exception of President Gardiner, whose Ottawa duties precluded his being present.

Conservative Wins in Athabasca

In the Athabasca Federal by-election held on March 21st, the Conservative candidate was elected by a majority of 283 over the Liberal candidate, who came second.

The figures were as follows:

Percy G. Davies, Cons.	4,014
Isaac Doze, Lib.	3,531
Louis Normandeau, U.F.A.	3,434
C. H. Axelson, Farmers' Unity League	2,303

Mr. Normandeau's Thanks to Supporters

The following message to supporters of the U.F.A. movement in Athabasca has been received from Mr. Normandeau:

To all electors of Athabasca:

To all those who in the late campaign rallied to the U.F.A. colors and gave unstintedly of time, money or other service, may I be permitted to extend my sincere thanks at this time?

Although the endeavor, made at a great sacrifice, has been unavailing, and the decision of the electorate was not in our favor, yet we are justified in feeling that the effort was worth while and will not be lost entirely.

It is impossible to thank every worker individually, so I trust that our supporters one and all, will accept this note as a message of appreciation for the great service rendered to the U.F.A. cause and candidate.

Sincerely yours,

LOUIS NORMANDEAU.

UNIVERSITY BROADCAST

The usual features of the CKUA broadcasts will be continued during April. Talks include the following special features: John Ruskin, by Dr. Mitchell, 7 p.m. April 4th; The Disarmament Conference, C. L. Gibbs, 7:40 p.m. April 4th; California Missions, Rev. Brother Francis; Science and Sanity Today, Dr. Geo. Hunter, 7:40 p.m. April 18th; Peeps into Radio, 7 p.m. April 20th; Dawn of Civilization in Arizona, Rev. Brother Regation, 7 p.m. April 25th; Shakespeare's "Wooden O", Dr. Broadus, 7:40 p.m., April 25th.

United Action on All Fronts

Key to Success in the Farm People's War Against Poverty

By NORMAN F. PRIESTLEY, Vice-President

There is no such thing as suspended animation in any social movement. It is a case of activity or death. This applies to the U.F.A. Many farmers apparently think otherwise. They allow the farm organization, so far as they are concerned, to lapse into a state of sleep which closely approximates death and then when some emergency arises, such as an election, or the necessity for mobilizing action upon some vital matter such as seed grain relief, farm indebtedness, etc., they expect it to revive automatically. Sometimes it does revive wonderfully, and big things are done. This is not always the case, however, and there is no guarantee at any time or in any place that it will again do so.

Never Reached Full Power

The facts are that the organization has never yet reached full power in any section of the Province. The great things accomplished by and through the U.F.A. have been effected by active and therefore powerful Locals and associations irregularly distributed over the Province. If all Locals were like some of our consistently active Locals the scene would be greatly changed. If all the rural ridings of Alberta were organized as some are, the entire structure of our Alberta life would soon be incomparably better. We are moving toward our great social objective, ever moving, but on an irregular front and in spasms. If only once we could move on the whole front equally and at the same time, our strength would be irresistible.

Perhaps I shall not be misjudged if I continue the military figure and say that in this warfare against poverty, debt, misery, inequality and injustice, we have thrust many a salient into the enemy line and dealt many a staggering blow at reaction. We have found ourselves subject to counter attack and have been thrust back a little here and there, but have always rallied again. On very few battlefronts of democracy in the last quarter of a century has so much ground been gained and so tenaciously held.

In the past three years it seems that world forces operating on a gigantic scale have set us back on the whole front and almost pinched off certain sections of our army and carried them captive.

There is this great cause for courage and loyalty, that the war is being carried on by other armies with many types of armament on the whole battle-line of humanity. It may be a blind and foolish optimism which possesses us, but somehow or other we feel we cannot help but win.

Every Local a Platoon

Members of the U.F.A. and sympathetic readers of this our official organ, every little Local of our association is an important squad or platoon or other unit, in this struggle. Keep yours alive and active. Put strength into your members by doing things. It is not by big guns or tanks or aerial squadrons or cavalry or infantry alone that a modern war is won—if wars are ever won. Every arm of all the services is required. So with the U.F.A.! By community fellowship, by social affairs, by mutual education, by marketing and buying together, by mobilizing public opinion, by action in the field of finance and by use of the ballot—by one or some or all of these methods of attack the struggle will be decided and in this warfare real victory is possible.

Space limits necessitate brevity. I would say in conclusion that some things which might appear of small consequence are of much greater importance than others which loom large in our minds. We know that international politics and the interplay of financial forces vitally affect our lives. These things are undoubtedly momentous. Legislative action at Edmonton or Ottawa, Washington, Paris or London, sets currents in motion which reach the most intimate interests of the humblest of the people. But there is a danger of our becoming obsessed by these things. So far as our part in the struggle is concerned it might be of more value to organize a social or a picnic for the young folks or buy a keg of formaldehyde or drum of lubricating oil with our neighbors or deliver our wheat to the Pool elevator or persuade some neighbor to join the association. Let us have action right now just where we are. We shall then be ready for any great push which time and circumstance may decree.

New U.F.A. Locals

On the borders of Alberta and British Columbia, Canyon View U.F.A. Local was organized, in the Dawson Creek district. Gordon W. Williamson and Vincent Seymour are the officers.

Hotchkiss U.F.A. Local was organized recently in Peace River constituency, with R. S. Reed, president and T. W. Willey, secretary.

H. C. McDaniel recently organized Whitla U.F.A. Local. C. Berney and W. A. Fowler were elected as officers.

Crescent Hill U.F.A. Local, in Battle River constituency, was organized with twelve paid-up members. Thomas Sanders is president and Mrs. M. Enger, secretary.

Reorganization took place recently of Island Hill U.F.A. Local, near Vermilion. H. B. Evans is president and H. A. Scarle, secretary.

Lone Pine Lake was the name chosen for a new U.F.A. Local in Stettler district. A. E. Scheerschmidt is secretary and R. Zimmerman, president.

Atkinson U.F.A. Local held a meeting recently to reorganize. G. W. Simpson is secretary.

Mound U.F.A. Local was organized recently, and will join the Olds and District Co-operative Association, states J. W. Jackson, secretary.

Henri Dumaine was in charge of the organization meeting of East La Corey U.F.A. Local (in Athabasca constituency) and was elected president. Louis Dumaine is secretary.

Ronald Pye, Director for Red Deer, recently organized Golden West U.F.A. Local, with W. J. Lewis and David Pearson as elected officers.

W. Skinner, Director for Battle River, and L. Green were organizers of the new Hazeldine U.F.A. Local. Lewis Gardiner is president and Mrs. Lewis Gardiner secretary.

Seniors Asked to Assist Junior Conference

All Locals have been notified of the date of Junior Conference and the opening of the Conference Fund. The railway fares of the delegates will be paid out of the Conference Fund, if the fund is sufficient. If not, the fund will be prorated among the delegates. Every Senior Local is asked to assist the Junior Branch by subscribing at least $6, whether sending a delegate or not.

The Conference will be held at the University June 2nd to 8th. Further particulars will gladly be forwarded from Central Office upon request.

Junior Conference Fund, 1932

Three Hills U.F.A.	$2.00
Hillside U.F.A.	5.00
Lougheed Juniors	5.00
Dina Juniors	10.00
Gleichen U.F.W.A.	5.00
Naco U.F.A.	2.00
Berrywater U.F.W.A.	5.00
Total	$37.00

Vice-President's Meetings

Meetings will be addressed by Norman Priestley, Vice-President, as follows:

Eschats, April 4th, 2 p.m.
Retlaw, April 4th, 8 p.m.
Travers, April 5th, 2 p.m.
Milo, April 5th, 8 p.m.
Arrowwood, April 6th, 8 p.m.

U.F.A. Local News

Delmar: February meeting was a great success. E. Eisenhauer, Lethbridge, gave a splendid talk on Sir John A. Macdonald and Sir Wilfred Laurier; H. Irvine spoke on livestock; musical numbers by Miss Evelyn Selsbo, Mrs. R. Talbot, J. Selsbo, and a reading by Mrs. W. Christ, were much enjoyed, reports A. M. Peters, secretary.

Garden Plains: Heard addresses by Mr. Reid, high school principal, who advocated teaching of co-operation in schools, and J. K. Sutherland, Wheat Pool delegate. J. W. Taylor, secretary, writes that Mr. Stanfield has resigned as president, as he is leaving the district, and that he will be greatly missed.

Abee: Held a successful social evening on March 12th, reports F. M. Cardy, secretary. Mrs. Fred Cardy and Alan Holstlander won prizes at whist; Harold King, of Egremont, spoke, after supper, in support of Louis Normandeau's candidature in the by-election; and the evening closed with dancing and a display of trapeze work by members of the Abee Sports Club.

Hand Hills Lake: Has held four socials this year as well as some well attended meetings; officers are the same as for 1931, E. M. Peacock president and M. North Brown secretary. The latter writes: "Our energetic and popular director, J. K. Sutherland, gave us a good address yesterday. In January I celebrated 20 years' continuous connection with the U.F.A. May the spirit which has inspired us veterans of the movement manifest itself in younger members."

Notes by the Way

By the EDITOR

Twenty-three or twenty-four years ago, when the Legislature met in the little red brick building which is now overshadowed by the imposing domed edifice with broad staircases and marble-walled corridors, I began to report the proceedings of the Alberta Assembly for a daily newspaper. Since then, in Alberta and elsewhere on the prairies, I have had occasion to describe from the press gallery the debates in a number of successive Legislatures, and to compare the calibre of one Assembly with its successor. I am sure that others who have followed the debates in those earlier Legislatures and in the present Assembly will agree that the standard of debate and the average ability of members have been higher, and their devotion to public business incomparably greater since the U.F.A. victory of 1921 and the emergence of a capable Labor group than in any preceding period. This, though it is rarely touched upon in the press, is a judgment privately expressed. No one who remembers the old Legislatures will deny the significance of the change.

There were able leaders in the former Assemblies: Arthur Sifton, who was called to office by the Chief Justice when the first Government of the Province crashed on the Alberta and Great Waterways railway issue; R. B. Bennett, who thundered in denunciation of that notorious deal, which he described, with characteristic vehemence, as "the greatest outrage ever perpetrated in a British country." And there were others. But for the most part the rank and file were just good party men who, if they ventured to display originality of thought, or to take an active part in the shaping of policies, soon discovered that this was not their function. I am not going to discuss the present personnel in detail, but unquestionably, even though it is true that a deeper radicalism in thinking and policy would raise the quality of the debates and speed the development of social policies, the Legislature as a whole has attained to standards which in earlier days would have been inconceivable. And, incidentally, some of the speeches of the present session by private members, speeches which regrettably cannot be reported, not only reveal a most extensive and intensive knowledge of the problems of Provincial administration, but contain an effective analysis of the causes of the financial and economic breakdown and show the necessity for fundamental change. At the same time they reveal the limitations of a Provincial Legislature in the face of financial forces which govern the advanced states of the modern world. The Premier himself is the dominant figure in the Assembly. His ability, versatility, thoroughness and immense capacity for work are important assets of the Province, as the more fair-minded of the daily newspapers have long recognized. And, in the moments when the supposed necessities of party controversy can be temporarily disregarded, his political opponents do so as well.

* * *

The Dominion of Canada closes its financial year with a deficit of approximately $100,000,000; and the *Calgary Herald*, whose favorite theme is the political and economic wickedness of the Alberta Government's failure to emerge with a surplus after a year of unprecedented distress in the basic industry of the Province, is strangely silent concerning the political and economic wickedness of Premier Bennett. But if deficits were to be placed on a per capita basis, Alberta's, in the same ratio as that of the Dominion, would have been about $7,000,000.

* * *

Of course, any fair-minded person or newspaper must recognize that the Dominion, like the Province of Alberta, has merely come face to face with the inevitable consequences of the financial disaster which has been brought upon the world. Premier Bennett laid himself open to blame when in the election of 1930 he bid for popular votes by making promises which it was quite apparent he could not fulfill—at least not without the adoption of financial and economic policies such as are not dreamt of in his philosophy.

* * *

Fred White's resolution on social ownership, moved in the Alberta Legislature, covered so many aspects of the problem of financial and economic reconstruction that many members were doubtless faced by considerable difficulty in deciding how to vote. What is regrettable is that the resolution was passed upon with very little discussion and there was the appearance in consequence of a vote against U.F.A. policies in respect to land administration and natural resources. Far more time has been spent in discussion of purely partisan issues raised by the Liberal and Conservative opposition. If the whole of the resolution were not acceptable as it stood, an agreement to redraft should not have been difficult to obtain.

The confusion seemed to arise from inadequate discussion.

* * *

The financial government of Canada is taking advantage of the necessities of Governments to obtain extortionate rates of interest on recent bond issues (the yield in the case of British Columbia's recent issue is 7 per cent—higher than Alberta paid), and exemption from Provincial and municipal taxation and succession duties. The practice was described by a member of the Alberta Legislature as "double fisted robbery." The words were not too strong.

* * *

Three important debates on financial subjects, in which U.F.A. members participated, and much vital discussion on other questions, have taken place in the Federal House in the last month. In order to extend the space given to Provincial matters it has been necessary to leave these Federal debates untouched. The U.F.A. decision to vote against the granting to the Dominion Government of dictatorial powers in relief administration was well taken. Premier Bennett could have obtained without difficulty all the powers and money needed. But that he should be given the right to govern and create new crimes at will by order-in-council while Parliament is in session is another matter.

Death of Member

"It is with deep regret that I have to report the death of one of our members, Egil Kolz. The sincere sympathy of this local is extended to Mrs. Kolz and family in their sad bereavement." Wm. Tulloch, secretary Cornucopia U.F.A. Local.

The Co-operative Commonwealth

The Goal of the U.F.A. Movement as Defined by the Annual Convention

By the EDITOR

The goal of the U.F.A. movement was set forth, and the means to its attainment were described, in a declaration adopted by the last Annual Convention. The declaration was divided into eight clauses. The first is discussed below:

Short Definition

"1. A community freed from the dominance of irresponsible financial and economic power, in which all social means of production and distribution including land, are socially owned and controlled either by voluntarily organized groups of producers and consumers, or—in the case of the major public services and utilities and such productive and distributive enterprises as can be conducted most efficiently when owned in common—by public corporations responsible to the people's elected representatives."

Comment

"Irresponsible financial and economic power." That elected parliaments and legislatures are today dominated by powerful groups of financial interests over which the masses of the people have no control is now almost universally admitted.

"Including land." Land, as the term is used in economics, includes all natural resources such as minerals and water power. The U.F.A. asks that agricultural and other land which is not now in the hands of private owners, should be leased on fair terms, with provision for security of tenure when the land is devoted to productive or otherwise useful purposes.

It is to be noted that social ownership is to be attained wherever possible by voluntary co-operative action. In all cases voluntary action is preferable, though political action as a means to social ownership is also necessary.

(To be continued.)

DISTRICT CONVENTION IN APRIL

Members of U.F.A. and U.F.W.A. Locals of the Big Valley to Munson District Association are requested by A. J. Russell, secretary, to watch for announcement locally of the next convention, to be held in Rumsey in April. "We hope there will be a good attendance," Mr. Russell writes, "to hear Miss A. M. Turner, advertising manager of *The U.F.A.*, and vice-chairman of the Calgary school board, who will discuss means of co-operation between Farmer and Labor groups, and F. J. Reynolds, manager of the Southern Alberta Dairy Pool, who will deliver an address on the progress of the pool."

INTOLERANCE

"Small men are prone to turn their loves into proprietorships, and their cherished ideals into weapons for the coercion of others. For little minded men are opinionated. The ignorant man always believes he is right; the educated man seldom. Hence intolerance is the device by which the ignorant, the unadjusted, the mentally immature, strive to lord it over the community—always of course in the interest, not of their own power, but of 'Eternal Right.' The less a man has in him the more intemperate he becomes in the vindication of the right."—Everett Dean Martin.

The Proposed Insurance Investigation

A Survey of the Debate in Parliament—And a Note on the Attitude of the Daily Press.

By M. LUCHKOVICH, M.P.

Since the proposal to hold a Parliamentary investigation of charges against certain insurance companies was made by M. Luchkovich, U.F.A. member for Vegreville, daily papers from one end of the Dominion to the other have joined in a chorus of denunciation of the proposal, and in vigorous attack upon Mr. Luchkovich as the sponsor of the resolution quoted below. For a time the subject commanded more editorial space in the press than almost any other. In view of this circumstance the article by the U.F.A. member for Vegreville, which is published below, will be found of especial interest.

House of Commons,
Ottawa, Ont.

On March 14th, the following resolution moved by myself and seconded by Mr. William Irvine, came up for discussion in the House of Commons:

"Whereas there have appeared in the 1932 January and February issues of the *Journal of Commerce*, published in Toronto, certain allegations of swindling and questionable dealings in respect of the North American Life Assurance Company, and the Sun Life Assurance Company, and

"Whereas these charges have created a state of uncertainty in the public mind, and a lack of confidence in the stability of such institutions in this country, and

"Whereas these charges can most effectively be met, and public confidence best be restored by a thorough and impartial investigation of these various allegations:

"Therefore be it resolved, that in the opinion of this House, the Select Standing Committee on Banking and Commerce be instructed to conduct a strict investigation into the business transactions of the North American and Sun Life Assurance Companies, especially in relation to their investments in common stocks, and the allegations as to the swindling of policy-holders by directors of said companies."

Attitude of the Press

This resolution, which had the support and commendation of the U.F.A. Group, did not, for obvious reasons, have the support of our metropolitan newspapers; but it can be said without much fear of contradiction that the average Canadian citizen welcomed the investigation asked for in the aforementioned resolution. The difference between myself and the dailies of Canada is that I do not supply them with any revenue for extensive advertisements, whereas the corporations do. To give my readers a further idea of the difficulties with which a conscientious Member of Parliament is confronted, I am herewith supplying them with two diametrically opposite viewpoints. The *Winnipeg Tribune*, for instance, thinks that my resolution, if carried, would tend to undermine the stability of Canadian life insurance; while on the other hand a Communist paper in the same city claims that the only purpose of said resolution was to whitewash our insurance companies. Under the circumstances, human nature being what it is, it is folly to try to satisfy everybody at one and the same time.

The difficulty of dealing with a resolution of this nature lies in the method of approach. As my motivating reason for placing it on the order paper was to ascertain the truth or falsity of the charges made by the *Journal of Commerce*, instead of making a mere feeble reference to the allegations, I chose the other alternative of vigorous enunciation of the allegations as they appeared in three monthly issues (January, February and March) of said publication. Mr. Bennett, in his reply to my address, said that the charges were made many months prior to the date mentioned in the resolution. If that is so it only lends more weight to my contention that this matter should be thoroughly investigated by a committee of the House of Commons.

To the Right Honorable Prime Minister and those members who took his viewpoint, the allegations made by the *Journal of Commerce* against the North American and Sun Life Corporations and their repetition in the House of Commons, were "malignant and malicious"; but how the case could have been presented without referring to the charges categorically as originally made is beyond understanding. In any case one can not, as it were, make an omelet without breaking the egg; when charges are made someone has to be hurt. The origin of the cry depends upon whose ox is being gored.

The Allegations

The allegations against the companies briefly are as follows: Insolvency; diversion of their funds from the policyholders' to the shareholders' account; misappropriation of funds; investment of policyholders' funds in highly speculative and worthless securities.

Most of the discussion hinged upon the solvency or insolvency of the companies. While Mr. Bennett thought that both the North American and the Sun Life were solvent, he deprecated the class of securities in which some of the funds were invested. Tightening of the investment rules was therefore favored and more restrictions were predicted.

Mr. Hepburn, Ontario Liberal Provincial Leader, took the opposite view in respect of the Sun Life, but gave the North American Life a clean bill of health.

Several speakers in the House, as well as many newspaper editors of our large city dailies, took the view that an investigation of these allegations would tend to aggravate rather than remedy the situation. I took the stand that there was no worse way of aggravating a situation than by leaving it strictly alone, especially in the face of the numerous rumors and published articles which had been circulating throughout the country.

Life insurance funds have always been regarded as the most sacred of trust funds, and life insurance companies the most responsible of trustees. As a president of a company in the United States put it:

"Public opinion is now educated to the point of believing that life insurance is a trust; that no set of stockholders have a right to exploit that business for their own profit; and that money saved out of the earnings of men for the protection of widows and orphans should not go into the pockets of stockholders."

The investment of such funds therefore should be based on considerations of safety and security; elements of speculation should be eliminated; reasonable economy should be exercised in management; and lives should be selected with a view to the minimum of death rate and mortality. Such are the fundamentals with which the public of Canada has been wont to invest our insurance business, but which, owing to voluminous printed matter, it has been led to believe, have been very flagrantly ignored.

It has always been a great source of wonder to me why the proprietors of the *Journal of Commerce* were never brought to trial. If I personally were charged in the afore-stated manner I would lose no time in bringing my traducers and maligners to account; but the insurance companies merely pass it over without paying the slightest attention to it. This is one reason why the public of Canada, I thought, was so concerned over the situation.

Since my resolution was on the order paper hundreds of people have spoken to me about this matter. The protagonists of the Insurance Companies claimed that the statements contained in the *Journal of Commerce* were "grossly unfair and demonstrably libellous and untrue." If such were the case I thought that they should be the first to gladly welcome an investigation that would provide them such ample opportunity to establish their good name. Their reluctance, however, to make the *Journal of Commerce* prove its statements or else forever hold its peace, has left them wide open to the deplorably prevalent suspicion in respect of the stability of said insurance companies in Canada. Had the owners of the *Journal of Commerce* been brought to trial, there would not have been any necessity for bringing this matter up for discussion in the House of Commons. Under the circumstances, there was no alternative, in lieu of a court trial, but to proceed in the manner above specified.

A few quotations will help to bolster and elucidate my point of view in this regard:

Mr. Bennett: "And when it is suggested that the courts of Canada are open to the company, I need hardly remind the hon. members of this House that the same has been true for upwards of a year or two years with respect to the same enterprises."

This may be true, but I am surprised that the companies did not avail themselves of the opportunity. If three months is not enough time, then surely

(Continued on page 30)

Alberta Farm Problems Under the Searchlight

A Brief Survey of the Investigation Into Marketing Problems and Relations of Debtor and Creditor by the Agricultural Committee of the Legislature—And a Few Notes on Turner Valley

By GORDON WALKER,
U.F.A. Member for
Claresholm-Nanton

During the session of the Alberta Legislature which is now drawing to a close, a very thorough investigation has been made into a number of the major problems of agriculture in this Province. Particular attention has been given to the situation which has resulted from the disastrous decline in the prices of farm products. The accumulation of farm indebtedness at a time when the prices of most farm products are below the costs of production has created a very serious situation throughout the Province.

The Agricultural Committee of the Legislature, which consists of every member of the Assembly, has accordingly devoted the greater part of its time during the session to the consideration of the resulting problems, meeting almost daily. In the article below the writer discusses the evidence given by various witnesses. The report of the committee has not been presented at the time of writing, but will be available before the session closes, and its discussion will doubtless form an important feature of the concluding sittings.

Conservation in Turner Valley

In addition to the problems of agriculture, the committee dealt exhaustively with the matter of gas conservation in Turner Valley, and as the result of a subsequent conference presided over by Dr. Wallace, President of the University of Alberta, agreement has now been reached by the various interests concerned, and conservation of the Province's invaluable natural resources in oil and gas now seems assured. In any measures that may be taken, the right of farmers to obtain tractor fuel at the wells will be fully safeguarded.

The resolution by virtue of which the inquiry into the agricultural situation was undertaken was moved early in the session by Premier Brownlee, and the committee was instructed to suggest "possible ways and means of assisting the industry (of agriculture) to gain stability," and particularly to deal with the possibilities of extending the effectiveness of the Debt Adjustment Act, problems of livestock and dairy production and marketing; rural credit societies; guarantees to co-operative marketing associations and the desirability of extending the insurance set with respect to the terms and conditions under which hail insurance is written in the Province.

The Problem of Marketing

During the inquiry into the problems of marketing the following witnesses have appeared to date before the committee: H. S. Arkell, manager of the Canadian Livestock Co-operative; W. C. McKenzie, manager of the Southern Alberta Co-operative; C. E. Christensen, manager of the Northern Alberta Dairy Pool, and E. F. Love of the Woodland Dairy.

Mr. Arkell dealt with the livestock marketing problem and showed that whenever an exportable surplus of farm products appeared then immediately the price of the commodity fell in line with the price which it was possible to receive for that product on an export market. He proposed that the situation might be met by setting up an export marketing stabilization board. The function of such a board would be to exact certain deductions from particular farm commodities marketed domestically. The deductions would be very small and could be based on a fraction of a cent per pound or on a percentage of the total value of the product.

The purpose of the fund thus created would be to bonus the small exportable surplus of the specific product in hand, in order to keep the price of the surplus in line with domestic prices. The aim of such a plan would be not to stimulate production of any farm products, but merely to prevent the demoralization of the domestic market every time an exportable surplus appeared, as has happened in recent months in connection with bacon, beef and dairy products.

This, of course, would require to be a Dominion-wide scheme, necessitating Federal legislation and reasonable support from all producers throughout the Dominion.

Mr. Arkell pointed out that the export of a surplus of any farm product usually had to be created at a loss in the domestic market price. He saw in the above suggested plan a *safe* method of bringing about a stabilization of farm prices instead of allowing small exportable surpluses to completely depress the market.

Mr. Arkell showed clearly how bargain counter days and chain store retail merchandising of farm products had complicated the marketing problem to the disadvantage of the producer.

Red Label Beef

Mr. McKenzie, manager of the Southern Alberta Co-operative, described the Red Label beef organization of the south and showed how a splendid market was being established with Great Britain, who appreciated the dressing percentage and quality of Canadian grain fed cattle. But owing to the unfavorable exchange situation during the past few months the return to the Canadian producer was very disappointing. In his opinion the feeders of beef in Alberta this year must realize 5½ cents per lb. before any profit is realized, and unless some such scheme as the one outlined by Mr. Arkell could be brought into existence in time to handle the cattle now on feed, he was fearful that the Alberta feeders of high class beef were feeding with the prospect of a loss on their operations.

Stabilizing Board for Dairy Products

Similarly Mr. Christensen and Mr. Love discussed the possibilities of the price stabilization plan through a Federal marketing board as applied to butter and other dairy products. They were definitely of the opinion that the recent disastrous fall in the prices of these products was due to panic and to a great extent not justified. Such conditions might be largely prevented through a properly regulated handling of the comparatively small exportable surpluses.

South-Eastern Dry Area

Mr. Hewlett, together with Mr. Thompson of the Manyberries experimental station and Mr. Longman of the Provincial Department, brought much interesting evidence to the committee in connection with the reorganization of the south-eastern dry area and the problems of water supply and re-grassing. Mr. Gilchrist of Medicine Hat, as a practical farmer dealt with rental and grazing rates as applied to that area. An attempt is being made to work out other areas along the lines of the plan worked out in the Tilley East area.

Debtor and Creditor

Several witnesses have appeared before the Agricultural Committee in connection with debtor and creditor situation which is recognized to be one of the most serious questions of the moment. The evidence generally shows that the debt adjustment offices are meeting a real need in the Province. At the time of writing the evidence is incomplete, but there is no doubt that the outcome will be a general strengthening and improvement of the Act. Consideration will be given to providing wider protection to include in some form needy people of the towns and cities. Mr. Frawley of the Attorney General's Department has given attention to a number of such cases, and appreciation of his service is likely to result in extension of such efforts to urban people.

Monetary Reform

Systems of monetary reform were discussed before the committee by Professors Elliot and Harvey of the Economics Department of the University and Geo. Bevington, a veteran of financial reform. This evidence was valuable in showing the possibilities and limitations of various financial reforms now being advocated. Further, it was clearly shown that power to effect changes in the financial system rests almost entirely beyond the field of Provincial jurisdiction.

Waste in Turner Valley

An investigation of widespread interest was conducted before the committee in connection with the Turner Valley situation. While it is impossible in brief space to cover the whole field of the investigation, some points may be briefly touched in view of the wide-spread misunderstanding existing among the Alberta people in regard to the objects and effect of conservation, whether carried out under voluntary arrangement or according to legislative enactment and government regulation.

The various interests appearing before the committee as represented by the many groups of both producers and consumers showed clearly the divergent interests and the complexity of any undertaking to reconcile the different viewpoints.

Expert evidence by Mr. Calder of the Natural Gas and Petroleum branch

(Continued on page 26)

Financial Record of the U.F.A. Government

A Reply by a U.F.A. Back Bencher to Government Critics—A Speech Which Was Almost Entirely Suppressed By the "Calgary Herald"

In the speech which we report in part in this issue, J. Russell Love, M.L.A. for Wainwright, closed the debate on the budget in the Alberta Legislature. Mr. Love made a very careful survey of Provincial finances, and replied to opposition criticism. As some papers almost entirely suppressed it while featuring opposition criticism, we are reporting it as fully as possible. This is the only means immediately available by which Alberta farmers can be enabled to correct misleading impressions which have been given wide circulation.

It may be stated that George E. Church of the U.F.A. Executive, in two letters to the *Calgary Herald*, entered a vigorous and effective protest against unfair treatment of Provincial issues in that newspaper. The *Herald* had complained of the early closing of the debate, under the heading, "Government Takes Refuge in Silence," while in the very issue in which this charge was made, they suppressed almost completely the reply which had been given by Mr. Love in behalf of the U.F.A. group, devoting, as Mr. Church pointed out, only one inch and three quarters to this reply, while opposition criticism was featured on the front page to the extent of nearly a column.

As Mr. Church pointed out, no attempt was made by the opposition to answer Mr. Love, the reason given by a writer in an Edmonton paper being that there was nothing to be said in reply. The debate was closed by F. S. Grisdale, M.L.A., for Olds, who in his maiden speech, which we regret cannot be given at this time the attention it deserves, won very general applause from the Assembly.

Mr. Love spoke as follows:

PART I.

Provincial Finances

Mr. Speaker:

In order that the public may realize, first, that there are no grounds for the criticisms of Opposition members in regard to their claims of extravagant expenditures and, secondly, that no Province in Canada has had a more economical administration of its public services than Alberta during the past ten years, I am going to take the time of the House to compare our record with some of the other Provinces. The Maritime Provinces cover such a small area that it is difficult to find a basis upon which to make a fair comparison.

The Province that has increased its public debt the least of any in Canada during the past ten years is that of Quebec. Quebec has never embarked on a policy of public ownership. Only a small section of the total area of Quebec requires a modern highway system. Quebec has been the most successful Province in establishing a long record of surpluses and in avoiding heavy expenditures due to social legislation. If my Liberal friends point with pride to Quebec as an example to follow, then they should cease talking of decreasing the tax burden in Alberta. In 1921, Quebec collected in revenue less than seven and one-half million dollars more than Alberta while in 1931, Quebec's tax burden had increased to the point where she collected approximately twenty-six million dollars more than Alberta collected in 1931. Quebec's public debt during the past ten years has only increased twenty million dollars, due largely to the fact that surplus revenues have been available almost annually for debt retirement purposes. These surpluses are brought about not by retrenchment in expenditures but are due largely to under-estimating revenue. For example, during the past five years, Quebec's estimates for revenue from succession duties total $12,000,000.00, while in reality during this period, she has collected from this tax $23,000,000.00, leaving a surplus over the estimated revenue from this one item alone of nearly twelve million dollars. If our friends opposite are prepared to increase taxation in Alberta at the same rate as Quebec has done, we would have no difficulty in reducing our public debt.

Now let us turn to the Conservative Province of Ontario with its public ownership of power resources. Perhaps Soviet Russia got its idea of state ownership which so dominates the Communistic system from this old Conservative Province. At least I am sure that if our Prime Minister has any sympathy for the Communistic doctrine of state ownership, it is largely due to the fact that he was born and brought up in Ontario where the doctrine of state ownership was practised many years before the Russian Revolution.

How does Alberta compare with Ontario in regard to the question of public finances? While we have increased our net bonded debt from fifty-seven million in 1921, to one hundred and eleven and a half million on March 31st, 1931, Ontario has increased its net bonded debt from $204,575,287.00 on October 31st, 1921, to $400,492,878.00 on October 31st, 1930, an increase of nearly $200,000,000.00 in a nine-year period. Oh yes, honorable members opposite will say, this is largely due to the investment of the Province of Ontario in hydro-electric development. If members opposite do not believe that this utility should be included in the comparison then neither should Alberta's investment in telephones be included. When we consider that nearly two-thirds of the total increase in Alberta's direct and indirect debt, during the past ten years, has been for highways and bridges, how can any good Conservative condemn this Government for the so-called tremendous increase in debt while old Conservative Ontario, which no doubt supplied the leader of the Conservative party in this House with his twenty-five million dollar highway idea, has during the past nine years added approximately one hundred and twenty-five million dollars to its public debt for highways alone and has an accumulated sinking fund today which is less than that of Alberta?

In Ontario

When the leader of the Conservative Party, Mr. Duggan, criticised the Premier for his lack of foresight and caution in not having made provision a year ago for the financial difficulties we are in today, I am sure he would at least assume that such provision was made by the Conservative Government of Ontario. To show that Conservatives, apart from those present in this House, were not even as wise on this matter as the Farmer Government of Alberta, I will quote the budget speech of the Provincial Treasurer for Ontario, given in Toronto less than twelve months ago. The estimates for the past year show that no effort was made to even anticipate a balanced budget in Ontario, as the estimates called for a deficit of $2,670,000.00. In making this forecast, the Provincial Treasurer estimated an increase in revenue from liquor profits of two and one-half million dollars. When asked if the Government would borrow money with which to provide for its sinking fund, the Provincial Treasurer replied, "It is true that the deficit must temporarily be taken care of out of borrowings, but it will be carried into next year's financial statement and retired out of ordinary revenue, the temporary borrowing being thus repaid." Surely, Mr. Speaker, there is only one Solomon among all the Conservatives in Canada today and, unfortunately, I am afraid he has been hiding his candle under a bushel just at the time when his wisdom is so much needed.

Before leaving Ontario, let us compare our ordinary expenditures on public services exclusive of public debt charges. The last figures available for Ontario indicate that in 1930, $45,906,734.96 were spent on public services as compared to $21,646,000.00 in 1921. An increase of $24,350,000.00 or 112 per cent, while Alberta during the same period, only increased its expenditure, exclusive of public debt charges, by $1,738,915.00 or 20 per cent.

Surely the member for Calgary, Mr. Bowlen, was not serious when he counselled the Government to look to the wise men of the older Provinces of the East for guidance in financial matters.

Time will not permit me to make a comparison with the economical administration that Manitoba has enjoyed for the past several years at the hands of a Farmers' Government, except to say that its record compares favorably with that of Alberta.

A Fair Comparison

Let us now turn to our sister Province

(Continued on page 22)

ALBERTA WHEAT POOL SECTION

ON THE WRONG SIDE

A weekly grain letter recently issued by a Winnipeg grain firm mentions that the elimination of grain speculators is militating against the recovery of the wheat market. It would appear that there is still a number of speculators judging from the following despatch which appeared in the daily press:

"WINNIPEG, March 14th.—Chicago bears executed a surprise attack and caught traders napping in the closing minutes of today's market and wheat prices cracked under a heavy selling to close 1¾- 1⅞ lower than Saturday's close."

Again on March 22nd a despatch from Winnipeg tells of "a selling spree engineered by Chicago." The result of the "raids" and "selling sprees" was a loss of close to 10c a bushel.

Verily, the speculators are present, but on the wrong side!

* * *

HORSES ARE COMING BACK

The horse is coming back to Canadian Farms, both in the East and the West. This prediction is made by George W. Muir, acting Dominion Animal Husbandman in a recent issue of *Seasonable Hints*, which is printed by the Dominion Department of Agriculture.

Mr. Muir says with Western granaries filled with oats which cannot be sold at sufficient to pay costs of growing, threshing and hauling to an elevator, a situation has arisen which favors the use of horses for farm power as against tractors which require fuel which costs from 25c to 30c a gallon. As recently as 1927-28 Western oats were selling at Middle Western points as high as 60c a bushel and in Ontario as high as 70c a bushel. That situation made tractor power look cheap, but conditions are different now.

Mr. Muir says he feels safe in predicting that "the next few years will see a revival in the breeding and use of heavy draft horses on the farms of Canada."

* * *

PROTECTING FOOD PRODUCERS

The steps taken and the money spent by leading nations of the world to give assistance to their domestic wheat growers during the past couple of years have been mentioned on previous occasions. Figures as to the cost of this protection for wheat growers are as follows:

Italy	$291,000,000
France	237,000,000
Germany	161,000,000
United States (approximately)	200,000,000

It is estimated that the British wheat quota will aid British wheat growers to the extent of $30,000,000.

It should be understood that in each case these large sums were not considered as loans to be repaid by the growers. Rather were they direct advances to sustain the food producers of each nation during the uneconomically low prices prevailing throughout the depression.

In Canada the Wheat Pools assumed for a time the burden which in these other countries was borne by the nation as a whole. In Canada the Pools encountered a $22,000,000 overpayment and are undertaking repayment of this sum.

Besides the financial losses incurred by the Pools, they have had to endure the calumny of many thoughtless individuals who utterly failed to realize the situation; and also the attacks of unscrupulous opponents who were only too anxious to see the Pools obliterated from the map of Western Canada.

JUNIOR FIELD CROP COMPETITION

Forty-three thousand bushels of improved wheat seed were grown in Alberta last year by over 500 young men and boys who participated in the Junior Field Crops Competition. This movement achieved splendid results and developed such enthusiasm among the younger folks throughout the Province that it is being continued again this year. It is conducted by the Provincial and Federal Departments of Agriculture in co-operation with the U.F.A. and Alberta Wheat Pool.

It is generally acknowledged that the maintenance of high quality grain production is a matter of vital concern to Alberta. It is believed that this Junior Field Crops competition is one of the best moves that has yet been made to encourage the sowing of better seed. Those who participate are being taught in their youth the value of better seed and the educational work is spreading throughout the countryside. Even though the general need of economy is curtailing expenditures in many fields of action the splendid success of this movement is deemed so important that its continuance is assured.

Attention is directed to the announcement of this year's Junior Field Crop Competition plans appearing in another page of this issue.

* * *

"NOT SUBSTANTIATED BY FACTS"

Dr. C. D. Stanley, Conservative member for East Calgary in the House of Commons, in commenting on certain statements made by an Ontario member, Mr. Hepburn, regarding the Canadian Wheat Pools, had the following to say:

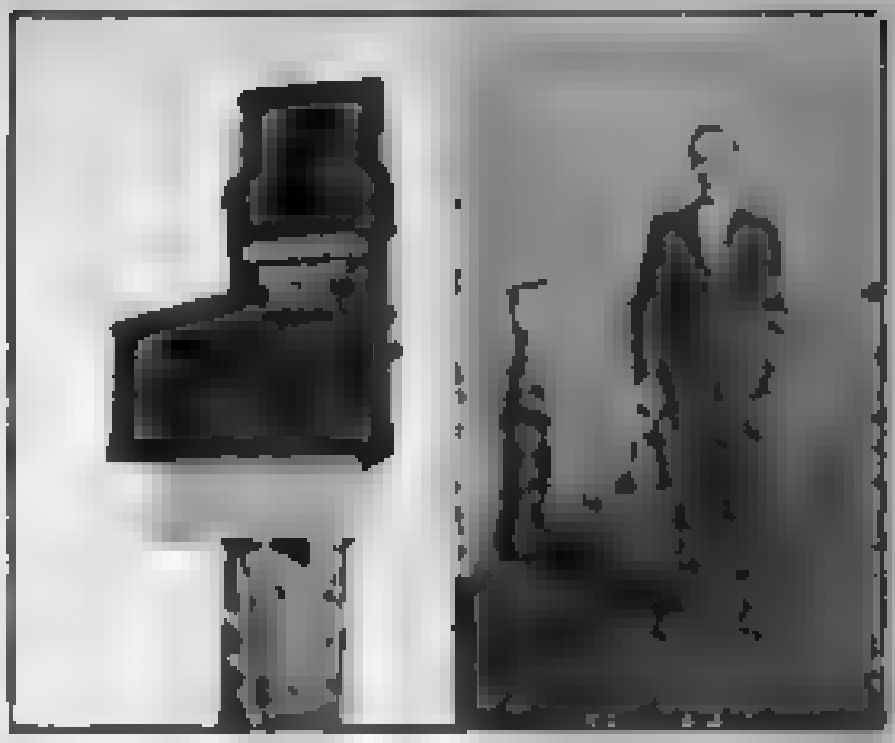
"The honorable member for West Elgin in the course of his speech made the statement that in a large measure the crash in the price of wheat was due to the attitude taken by the Wheat Pool of Western Canada. That statement of course is not substantiated by the facts; indeed, it is ridiculous to those of us in Western Canada who know something about the proceedings of the Wheat Pool.

"While I am not here to defend the actions of the Wheat Pool—they can take care of themselves—I must point out that they had very little to do with any change in the price of wheat or with the determination of the world price of grain on the British market. The fact is that we found ourselves in such a position that we simply had to take for our grain on the British market precisely what the rest of the world was taking. The amount of wheat held by the Wheat Pool in Canada, even granting that they purposely held as large a quantity as some people say that they held, did not have a great deal to do with the crash that came in the price of this commodity. We all know now what has happened during the many months that have succeeded.

"The world-wide financial crash and the financial conditions which have obtained ever since were to a very considerable extent the factor which brought down the price of wheat and which has kept it down to the very low level it has since maintained. This I say in justification of the salesmanship of the organizations in Western Canada and not in justification of the local attitude taken by the grain organization out in those Provinces."

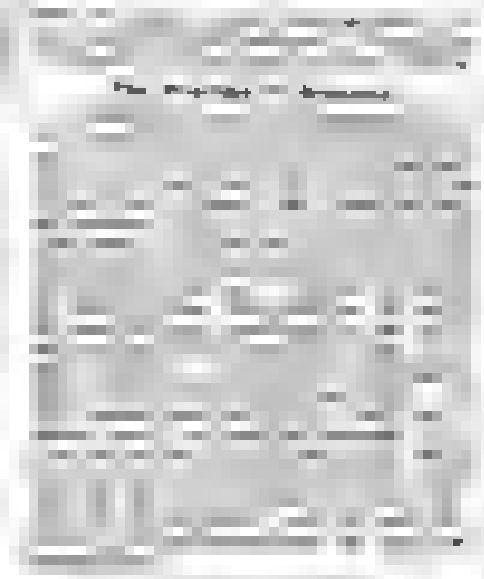
* * *

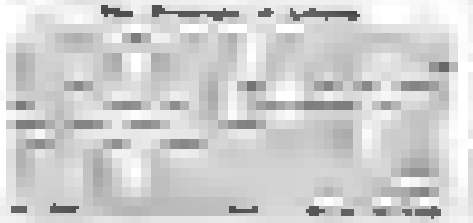
Plant the best seed you can obtain. Cleaning and treating for smut prevents heavy losses. Extra care is urgently needed these trying years. Much depends on the yield and quality of the grain produced.

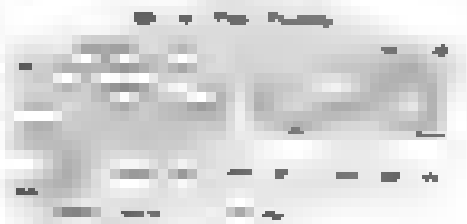


A Review of Alberta Wheat Pool Accomplishments

Cardinal Principles of Co-operation







Annual/Corps Competition

Presents for Annual Wear Contest

In Selected

privileges
Did you
Top Desk
of Ja our Co
? Then a

make your
advertising
was alre

Straight Talk

Strength Maintained!

during 1931

"Growing With the West"

SASKATCHEWAN

LIFE

STANDARD FORMALDEHYDE

KILLS SMUT AND SAVES GRAIN

Your dealer now has this season's supply!

Have YOU Ordered Yours?

[illegible]

Saskatchewan Pool [illegible]

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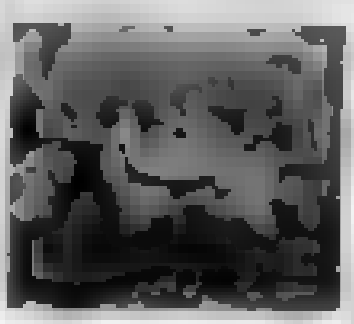
OF, BY and FOR CANADA

BANK OF MONTREAL

What a $10,000 "Family Income" Policy Will Do

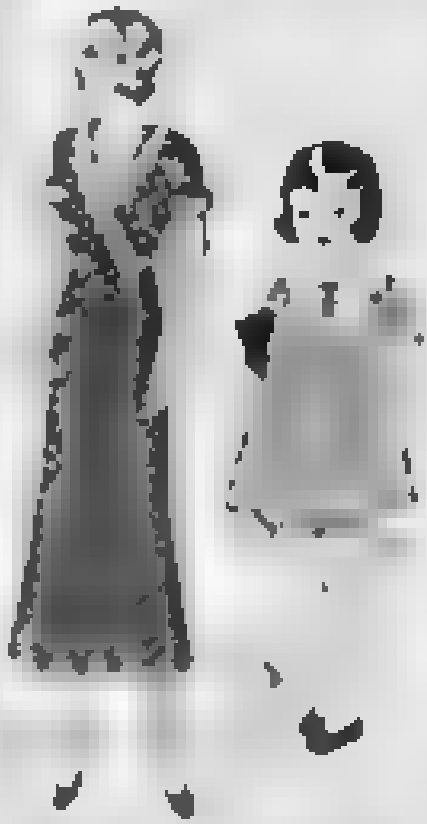


The Mutual Life

Interests of the United Farm Women

Seasonable Recipes

The C. F. A. Pattern Department



Digest Fatal Dyspepsia

The Business

many girls fan let only blanket over

U.F.A. Junior Activities

Planning for the Junior Conference

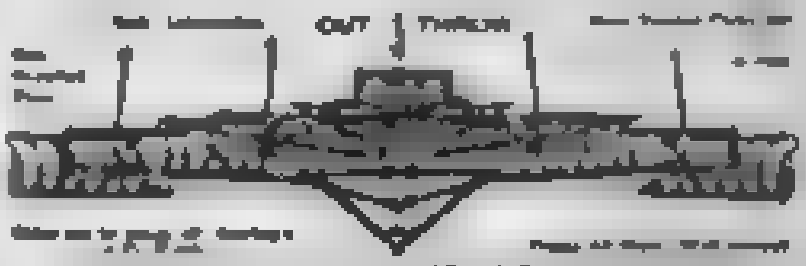
THE WAWANESA MUTUAL INSURANCE CO.

CANADA'S LARGEST FIRE MUTUAL

Demand "Masterbilt" Millwork

A. E. CUSHING MILLS LIMITED

BISSELL 21 FT. WIDE DISK HARROW



T. E. BISSELL (1) (1) LTD.

CALGARY
HOTEL YORK

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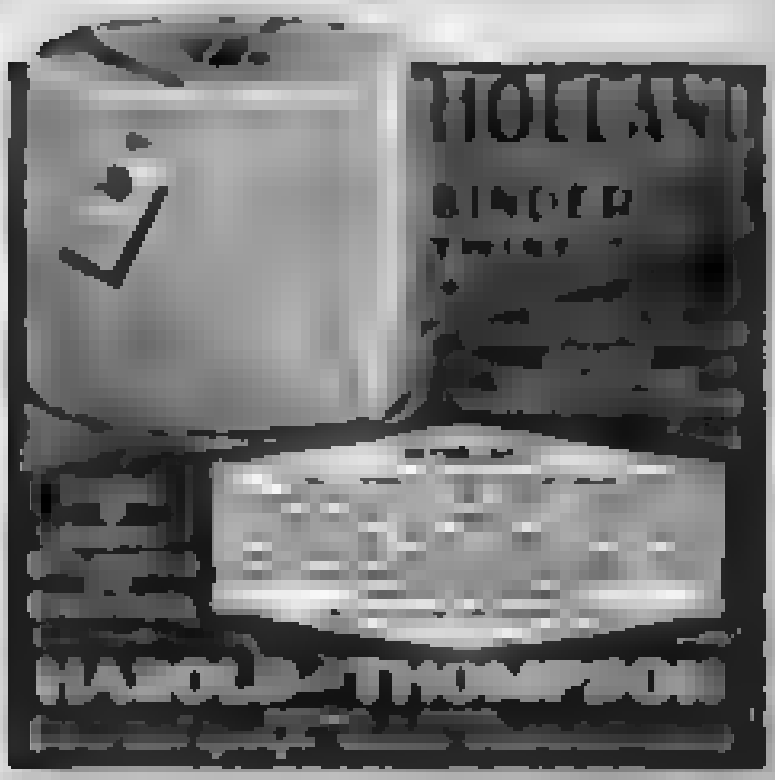
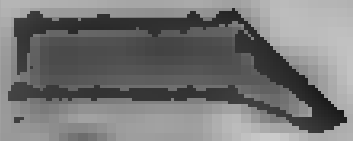
organization
discussed at

members,
co-president
of Hanoi
Bach di



Betalasses, the Sugar Ration

CANADIAN SUGAR FACTORIES LTD



MACLEOD'S

GASOLINE

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EMPRESS HOTEL

CALGARY
DRY GINGER ALE

A TRUE FULL FLAVOR
THAT LASTS LONGER

PATENTS

A Great War!
A Great Pestilence!
A Great Depression!

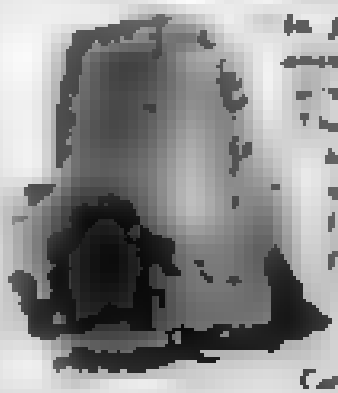
¶ All within twenty years. Could there be a more gruelling test?

¶ Yet the magnificent stands unscathed. During that whole period it paid every obligation promptly and fully — as it has ever since the Dominion was formed.

¶ The Sun Life Assurance Company of Canada itself paid to policyholders and beneficiaries in cash during these periods —

The War (1914-1918)
The Flu (1919)
The Depression (1930-1931)

over [illegible] It has paid to the policyholders and beneficiaries since its inception [illegible]



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Have you enough?

Consult a Sun Life man

Sun Life Assurance Company of Canada

SEE IN COLOR and THE BEST PERFORMANCE

and pay for the
capital brought
ideal, year after

or other
personal
taxpayer,

upon the
is pay-
ly more
any other

RISSELL WIDE DISK HARROW

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A LETTER-OF-CREDIT from the bank will be honoured by our Banking correspondents in all parts of the World, and will obtain for you many little courtesies that [illegible]

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By Frederick Soddy $1.00

THIS AGE OF PLENTY
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EQUITABLE SOCIETY
By W. E. Brokaw $ .25

REAL WEALTH AND
[illegible] Rhys 25c

Send for complete list of books and pamphlets

[illegible] Office
Calgary

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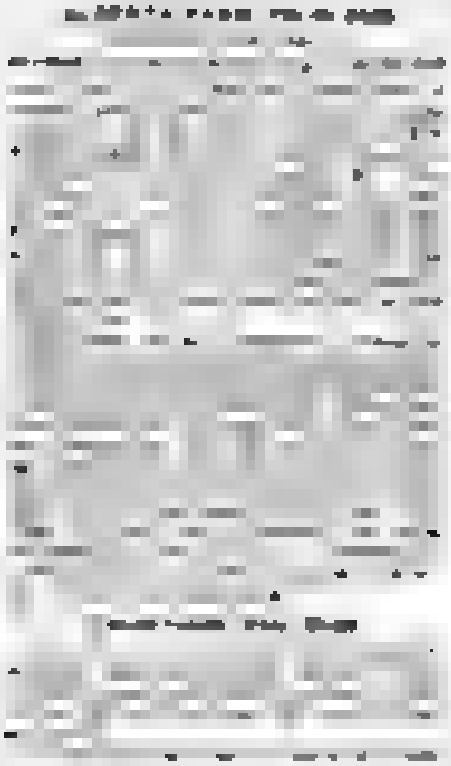
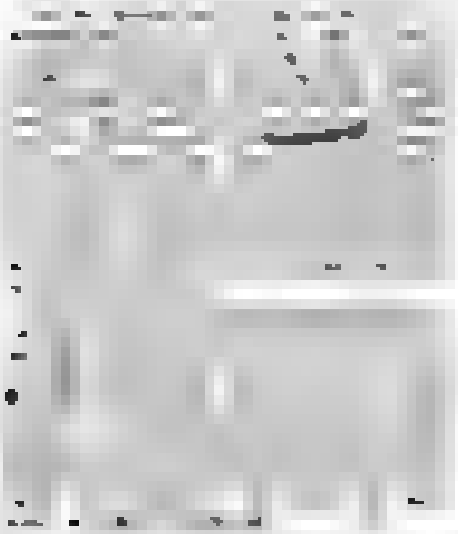
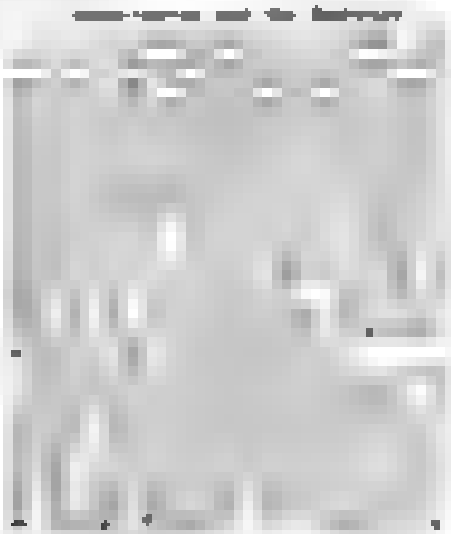
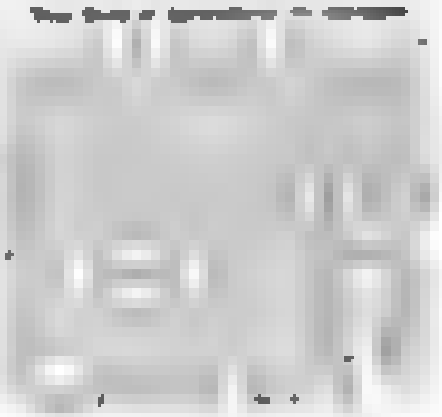
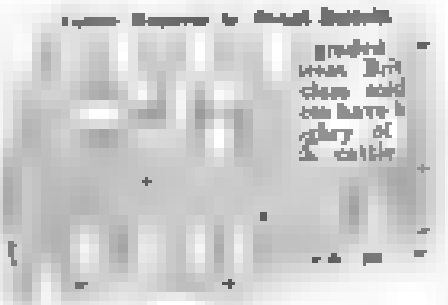


Alberta Government and Corporations









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GASOLINE AND LUBRICATING OILS

It is a Symbol of Uniform and Excellent Quality

Quality has always been Our Greatest Asset

Since the introduction of this fine lubricating oil we have kept uppermost in our mind new methods of manufacture and the ever changing demands of progress.

Red Head Petroleum Products are made in plants using the latest and most improved processes, under the supervision of special refining engineers. Haphazard refining methods have been supplanted by scientific precision in creating products that fit the most advanced ideas as to what the specifications of the various products should be.

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100% PURE PARAFFIN BASE

Triply dewaxed, low zero pour-test; are fine safe lubricants, specially made for Western Canada's climatic conditions. That is why, after having satisfied themselves of the high quality of the product, from scientific tests made in the laboratories of Canadian universities, as well as by actual use, so many large Co-operative Associations and others—such as U.F.A. Co-operative Committee and U.F.A. Constituency and District Co-operative Associations, Alberta Oil Consumers Co-operative, Ltd., Farmers Oil & Supply Company, Ltd., Independent Oils, Ltd., Public Petroleum Corporation, Ltd.—have chosen Red Head Petroleum Products exclusively for the use of their members.

Stocks are carried throughout Western Canada at convenient points to assure prompt delivery. Write us and we will advise where you can obtain a supply quickly at prices which will mean large savings to you, consistent with quality.

PETROLEUM PRODUCTS COMPANY, LIMITED

Marketing "Red Head"

GASOLINE, KEROSENE, LUBRICATING OILS AND GREASES

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SWINE

FEBRUARY 15 REGISTERED TORKSHIRE weanlings, $8.00. University of Saskatchewan stock. Mrs. McGuire, Craigmyle, Alta.

REGISTERED DUROC-JERSEY BOAR OF fine quality, six mos. Wrenmore sire, W. L. Gray, Midel, Alta.

LIVESTOCK

FELIX ONBERG, AMISK, ALTA., BREEDER of registered Belgians. Let me know your wants.

RED POLL BULLS FROM LEDGERWOOD herd, one and two years, best dual purpose breeding. A. W. Sands Estate, Olds, Alta.

PERCHERON STALLION, MARSHALL'S JOE, sire, Alberta Government horse Joe, was second prize 1921, Calgary Horse Show. A. W. Sands Estate, Olds, Alta.

THREE BEAUTIFUL SHORTHORN BULLS, 1 year-3 years. I. M. McCuaig, Irricana, Alta.

FOR SALE—TWO YOUNG REGISTERED Belgian stallions. Oscar E. Carlson, R.R. 1, Trochu, Alberta.

FOR SALE—1 YEAR OLD REGISTERED Shorthorn bull, red Cairn Ewding, Crossfield, Alta.

FOR SALE — REGISTERED CLYDESDALE stallion, rising five years. W. Fraser, Alta, Alta.

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SASKATOON TANNERY, SASKATOON.—Hides, Furs and Sheepskins tanned. Freight paid on hides tanned. Ask for Price List.

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LUMBER, SHINGLES, FENCE POSTS, POLES, Cordwood and Slabs—Write for delivered prices. Enterprise Lumber Co., Vancouver, B.C.

CEDAR POSTS—CAR LOTS DELIVERED your station. E. Hall, Cranbrook, B.C.

CEDAR FENCE POSTS AND POLES, CAR lots delivered your station. G. A. Rust, Kinbasket, B.C.

LUMBER FOR LESS—WE PAY FREIGHT direct from Mill to you. Write for prices and estimate before building. Detailed plans free with order. The Peerless Lumber Co., 663 12th Ave. W., Vancouver, B.C. P. O. Box 1374.

FENCE POSTS, FUELWOOD. ALL KINDS. Your inquiries answered promptly. North West Coal Co., Edmonton, Alberta.

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CORDWOOD FRAMES, MANDRELS AND saws with or without engine attached. J. Anderson, 442 13th St. N.W., Calgary.

FOR SALE—OLIVER FOUR BOTTOM TRACTOR plow, with stubble and breaker bottoms, in good condition, cheap. Burg Austin, Coronal, Alta.

BARGAIN—YOU CAN BUY AT A BARGAIN one Wood Bros. Individual Running Box Threshing Machine, size 21x36, with Feeder and weigher, sold new September, 1927. Has been kept under cover and is in first class shape. Apply Maple Motors Limited, Corner 17th Ave. and 1st Street West, Calgary.

MAKE YOUR ENGINE MORE POWERFUL and more economical on gas and oil. Have your cylinders relined and fitted with new oversize pistons and rings. Write for price on any make of tractor, automobile, truck or stationary engine to Jack Anderson, general machinist, 22 years' experience, 442 13th St. N.W., Calgary, Alberta.

FARM LANDS

THE CANADIAN PACIFIC RAILWAY COMpany's land settlement plan offers unequalled opportunities for new settlers to purchase lands in Western Canada under easy long term contract. Write for free descriptive booklet. Canadian Pacific Railway Co., Departmental of Natural Resources, 915 First street east, Calgary.

SELLING—SIX QUARTERS, FOUR UNDER cultivation, good district. Write Box 24, Bashaw, Alta.

POULTRY

Write today for THIS Magnificent Colored Baby Chick and Poultry Supply Catalogue.

Attention, Poultrymen!

Are you buying a profit or loss quality chicks or seconds, egg producers or mediocre stock? Our breeding stock is second to none. A few cents more, but what a difference! Hatched in the latest steam heated incubators, more moisture, more fresh air. Alberta's most sanitary hatchery. We custom hatch your own eggs at 1c each.

We Guarantee Results

PROVINCIAL HATCHERIES
414 SEVENTEENTH AVENUE WEST.
CALGARY, ALBERTA. M 9617

Write for catalogue and understand the advantages of our system.

BARRED PLYMOUTH ROCK AND S. C. Rhode Island Red Baby Chicks and Hatching Eggs for sale. Apply C.P.R. Supply Farm, Strathmore, Alta.

FRINGLE ELECTRIC CHICKS, HIGH QUALity chicks at reasonable prices. Order now for May and June delivery. Custom hatching 3c per egg. Fringle Electric Hatchery, 225 17th Ave. East, Calgary, Alberta.

GOLD MEDAL CHICK STARTER, $2.25 PER 100 lbs. Laying Mash, supplement University of Alberta formula with Cod Liver Oil. All lines of Poultry Supplies. Order through your Local. Anderson Feed Co. Ltd., Calgary.

TURKEY EGGS, 35c EACH (HEADED WITH 3 Gobblers); White Leghorn eggs, 7c setting H.O.P. pedigree stock. Roseble Ahlstrom, Delburne, Alberta.

BROWN LEGHORNS, WONDERFUL LAYERS. Sample S. C. Brown Leghorns and Mongolian Pheasants, won 23 first prizes at Calgary, Red Deer and Edmonton. Order early—eggs or birds.—H. A. Sands, Box 303, Olds, Alta.

ROSE COMB WHITE WYANDOTTE EGGS, $1.50 setting 15. Mrs. Cooper, Patch, Alta.

PUREBRED BUFF ORPINGTON HATCHING Eggs, 75c for 15. Mrs. Thomas Brown, Millet, Alta.

COCKERELS, BABY CHICKS, S. C. WHITE and Black Leghorns. Mating list. F. S. Wetherall, 3929 13A St. West, Calgary.

BABY CHICKS—ALL BREEDS, LOWEST prices, from "Bred-to-Lay" stock. Write or phone for price list. T. J. Herbert, 1424 Seventeenth Ave. West, Calgary. W2144.

SINGLE COMB RHODE ISLAND RED COCKerels from Provincial Certified and approved dams, $2.00, $3.00 and $10.00. Also Hatching Eggs. Geo. H. Zinger, Stettler, Alta.

PURE BARRED ROCK COCKERELS, large vigorous birds, $2.00 and $3.00. Henry Pickering, Sylvan Lake, Alta.

CHOICE STRAIN BUFF ORPINGTON EGGS —Fifty eggs for $1.25; 100 for $2.50. Mrs. Herbert E. Irwin, Raymond, Alta.

TURKEYS

PURE BRED MAMMOTH BRONZE TURKEY Eggs from hundred A Tom and A and B grade hens, 75 cents each to April 15th, after 50 cents. Mrs. J. W. Cockburn, Tofield, Alta.

INSURANCE INVESTIGATION

(Continued from page 7)

two years should have been a sufficient period within which to sue the *Journal of Commerce*.

Let us now turn from the above jest to another of a slightly different nature:

Mr. Ralston (former Minister of Defence): "If there is any policyholder who feels that his interests are not being looked after, who thinks any swindling is taking place, I would think that he is the one to go to the courts rather than the management and directors."

What a specious argument! The specified charges are made against the directors and not against the policyholders; it is the directors' reputation that is at stake and the onus is upon them rather than the policyholders to go to court. The directors have huge funds available to defend their good name, but the policyholders are usually too poor to incur the tremendous costs of a litigation that in no way they should be involved in.

In reply to the argument that it is not in the public interest to discuss this matter, the remarks of Mr. Spencer will be found very interesting:

"I well remember that in the year 1907 information was brought to the Department of Finance concerning the serious conditions in the Home Bank of Canada. At that time the Minister of Finance of the day thought it would be in the best interests of Canada to cover up the matter for the time being, and to tell a more or less lame duck to get along. The result was that the bank continued operations for a further eight or nine years, and eventually had to close its doors. Millions of dollars were lost by the people of Canada, who through their taxation had to pay out money to the depositors who lost through the failure of that bank. Even then some of the depositors lost money because the country helped out only the small depositors.

"We have before us another instance where men think it is in the best interests of Canada that conditions in this company (the Sun Life) as described by hon. members on this side of the House should be rectified. The Government in its wisdom seems to believe the best thing to do is to close down the lid, say that everything is perfectly all right. If in a few years, however, we have a repetition of the Home Bank disaster I hope we will not be uncharitable enough to say, 'We told you so.' A repetition of that disaster of course would be most regrettable."

Discussion on this resolution lasted until 11 o'clock, the adjournment hour; in other words, it was "talked out" and therefore goes to the bottom of Private Bills and Orders. It is not likely that it will ever be reached again this year.

DUES ON CASH BASIS

Officers and members are reminded that according to the decisions of the Annual Convention all dues to the Association for 1932 must be paid in cash—not by requisition on the Wheat Pool. Members who signed requisitions for former years are requested, if they can do so, to pay these arrearages in cash also.

BROWN FLAX SEED FOR SALE; SEED Branch control sample certificate 71-[illegible] grade No. 1, germination 96 per cent to [illegible] $1.50 per bushel, including sacks. C. L. [illegible] arron, Langdon, Alberta.

Classified Section

FEED AND SEED

GRIMM ALFALFA SEED
WHITE SWEET CLOVER SEED

ALBERTA GROWN, CLEAN AND HARDY, AT THE LOWEST PRICES EVER OFFERED

Your live stock and land both need more of these high-yielding, weed-eradicating, soil-enriching forage. Plant a liberal area this year with our Alberta grown Seed.

We also handle Peas, Beans, Alsike and White Dutch Clover, Brome, Western Rye, Timothy, etc.

No. 1 Registered Grimm Alfalfa, with free sacks, $23.00 per hundred pounds.

No. 1 Field-inspected White Sweet Clover sacks at value, $4.50 per hundred pounds.

Write for prices on other seeds and grades. Larger quantities at greatly reduced prices.

GRIMM ALFALFA SEED GROWERS' ASSOCIATION, LIMITED
BROOKS - ALBERTA

Home-Grown Seeds For Sale

Before buying your Spring's requirements, get our prices. Alberta grown White and Yellow Sweet Clover, Alfalfa, Brome, Rye, etc. Special prices on U.F.A. Club orders.

Hay for sale

THE SOUTHERN ALBERTA CO-OPERATIVE ASSOCIATION LTD.
1221-2nd Ave. South LETHBRIDGE, Alta.
Phone 3177

ALSIKE CLOVER—PLANT SOME OF THIS wonderful forage this year with hardy, local grown, high-quality seed. No. 2 Government Grade, $20.00, and No. 3, $15.00 per hundred. Cotton sacks extra at 20c each. Grimm Alfalfa Seed Growers' Association, Limited, Brooks, Alberta.

WHITE BLOSSOM SWEET CLOVER, GRADE 2, Germination 99, $4 per 100 lbs., sacks free. Certificate No. 71-3868. A. Tjoonsold, Athabasca, Alta.

100 WHITE BLOSSOM SWEET CLOVER seed, scarified, Government Grade 2, germination 97 per cent. No noxious weeds. Certificate 71-1472. $4.25 per 100 lbs., bags free. F.O.B. Bigbridge. McKinley Mallens, Dunstable, Alta.

BROME SEED, GRADE ONE, GERMINATION 95, 12 cents lb., C.O.D. H. Jonks, Craigmyle.

BROME GRASS SEED FOR SALE, GOVERNment tested, Cert. No. 71-1873, Grade 2; 9c per lb. Sample on request. Devereux Bros., Veteran.

WHITE BLOSSOM SWEET CLOVER, GOVernment Grade 2; 4c pound, no noxious weeds, bags 50c. Irwin Bateman, Athabasca, Alta.

WESTERN RYE GRASS, GRADE No. 1, CERtificate No. 71-1870. Price 11c per lb. Sacks included. T. Clarence, Edgerton, Alta.

WANTED—FEED OATS, BARLEY AND BUNdles. Price to Fred Lind, Raymond.

WESTERN RYE GRASS SEED, GRADE 2. Ten Dollars per hundred, cleaned, sacks included. D. H. McMillan, Masinville, Alberta.

FOR SALE—CAR LOTS CLEANED SEED, the feed oats, Registered Victory and Banner Oats. Registered Marquis and Certified Reward wheat. Write for prices stating quantity required. Peace River Co-operative Seed Growers Limited, Grande Prairie, Alberta.

FOR SALE—50 TONS OF GREEN FEED free from noxious weeds, but a few wild oats, cut over tops of oaths. $4.00 per ton f.o.b. Bawlf. Mr. Anderson.

WESTERN RYE GRASS SEED, GOVERNment graded, No. 1, $12.50 per 100 lbs., sacked. Mortimer Sons, Coutts, Alta.

WHITE BLOSSOM SWEET CLOVER, GRADE 2, Germination 99, $4.50 per 100 lbs., sacks free. Rankins Bros., Athabasca, Alta.

POTATOES

CERTIFIED RETTED GEM SEED POTATOES 60c bushel, sacked. Ten (10) or more bus., 50c. Hillside Potato Growers, Millet, Alta.

SEED POTATOES — GOVERNMENT INspected Retted Gem, 65c bushel. Leslie Ross, Clive, Alberta.

NURSERY STOCK

CARAGANAS—9 IN. to 12 IN., PER 100, $1.00; 12 to 20 inch, per 100, $2.50; 20 to 30 inch, per 100, $4.50. Perennial Flowering plants, per dozen, $1.50; Selected Giant Pansies, 3 dozen, $1.00. All carriage paid. Satisfaction guaranteed. D. Drennan Sr., Bulwark, Alta.

REMNANTS

5 LBS. PRINTS, SILK OR VELVET $1.00, A. McCreary Co., Chatham, Ontario.

SUGAR

ALBERTA CONSUMERS ALWAYS SPECIFY Alberta Sugar, the home product of our neighbor farmers—pure, always available, fine grain, sparkling. Tell your grocer—Alberta Sugar on every order.

FISH

YOU WILL WANT OUR LATEST ILLUstrated price list of new, winter-caught fresh water fish before ordering your winter's supply. A post card will bring it. Big River Consolidated Fisheries Ltd., Big River, Sask.

FOR TRADE

WILL TRADE A FEW IMPROVED FARMS for horses, cattle or sheep. What have you to offer? C. W. Robinson, Vermilion, Alta.

TO TRADE FOR LUMBER OR TAMARAC fence posts, 24-ft. Cushman Separator. J. B. Manderson, Ryley, Alta.

HELP WANTED

AGENTS WANTED EVERY DISTRICT SELLing monuments for largest manufacturers in Canada. Free outfit. Write: Alberta Granite, Marble & Stone Co., Limited, Edmonton, Alberta.

WE'LL PAY YOU CASH FOR KNITTING socks at home. Send stamp for particulars. Home Knitting Company, 74 Dundas East, Toronto.

MISCELLANEOUS

IF YOU WANT A GOOD MAN OR WOMAN on your farm, write or call up the Hungarian Canadian Club, 134 2nd Ave. East, Calgary. R2342.

QUIT TOBACCO, SNUFF, EASILY, INEXpensively. Pharmacal, Box 1281, Saskatoon.

HARDWARE

HARDWARE-TERIA PRICES, 132 NINETH Ave. E., Calgary—House Paint, Verbond, per gallon, $1.37; House Paint, Richmond, per gallon, $1.44; Linseed Oil, Pure, per gallon, 79c; Red Oxide for Roof and Barns, per lb., 9c; Roofing, 2 ply, 108 ft. roll, $2.45; Building Paper, 400 ft. roll, 89c; Formaldehyde, full strength, per lb., 16c.

WATCH REPAIRS

CO-OPERATE—BY SENDING ME YOUR watch work, which I will do at a reasonable charge and guarantee to satisfy you in every way. I have no agents. Send for mailing box. Charges submitted, and if not satisfactory, watch returned postpaid. M. M. King, Watchmaker, Dalemead, Alberta. U.F.A. Member, Post Member 11554. "His work is satisfactory and charges moderate". A. L. Smart, Manager, Royal Bank, Langdon.

DENTISTS

DR. LEE R. DODDS, DENTAL SURGEON, 400 McLeod Building, Edmonton.

OPTOMETRISTS, OPTICIANS

A. MELVILLE ANDERSON AND E. ROY McLean, Sight Specialists, 224-8th Ave. West, Calgary.

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DR. M. F. MESSENGER, CHIROPRACTOR—16 years treating chronic diseases. Tegler Building, Edmonton.

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SHORT, ROSE, SHAW & MAYHOOD—BARristers, Solicitors, Notaries, Imperial Bank Building, Calgary.

MOTHERSILL & DEDE—SOLICITORS FOR the Northern Alberta Dairy Pool, Ltd. 704 McLeod Building, Edmonton.

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of all kinds cleaned and dyed. Price list and information upon request
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Phone: 902 4th Ave. W., Calgary, Alta.
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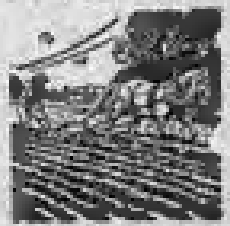
Working with Truss



—is objectional, even dangerous.

The truss is a makeshift, a mere prop against a collapsing wall.

When necessity demands, can you rely on it? You know you cannot. Why then, resign yourself to a life encircled by treacherous bands of steel or rubber?

Stacks of sworn endorsements report success by using Stuart's Adhesif Plapao-Pads—without delay from work.

Plapao-Pads cling to the body without straps, buckles or springs. Easy to apply—economical and comfortable.

Convince yourself by actually testing Plapao at our expense. Send coupon today.

Instal Pads "PLAPAO"

FREE! AT SPEED!!

MAIL COUPON BELOW TODAY

Plapao Laboratories, Inc.,
371 Stuart Bldg., St. Louis, Mo.

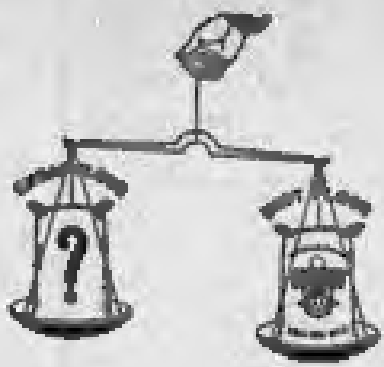
Send me FREE Trial Plapao and 48-page book on Rupture. No charge for this now or later.

Name

Address

THIS IS "SPECK" WILLIAMS

STUDY THIS PICTURE — THEN THINK



The difference in cost between CLEAN, PURE Robin Hood flour, and CHEAP, poorly milled flour is only 1c PER DAY FOR A FAMILY OF FOUR.

Speck's Mother on "Hard Times"

"MOM says back in 1921, when I was only two years old, they had hard times like these. Folks went to extremes then, too. For a while they bought cheap flour and other poor foods, as some do now, but she says it didn't last long. Farmers' wives will stand for dark, heavy, tasteless bread just so long. They soon find other ways to cut living expenses without risking the health of the family.

"Mom says she learned her lesson then, so, when times got hard here on the Prairies last year, she figured it out and showed Dad that the difference in cost between CLEAN, PURE flour and CHEAP, poorly milled flour is only 1c PER DAY FOR A FAMILY OF FOUR. She says she wouldn't give up her Robin Hood even if it cost her 10 cents a day more than CHEAP flour."

IS 1c PER DAY SAVING WORTH WHAT IT COSTS YOU IN HEALTH RISK, QUESTIONABLE PURITY, UNHAPPINESS PLAYER AND POOR FOOD VALUE?

Ask Your Dealer For

Robin Hood FLOUR

CLEAN --- PURE

MAKES MORE LOAVES --- BETTER BREAD --- BIGGER FOOD VALUE

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